

Application Serial No. 09/800,461
Docket No. 40655.0700
Response/Amendment dated November 9, 2004
Reply to Office Action mailed on November 4, 2004

In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claim 1-17 (canceled).

18. (currently amended) A computer-implemented method for facilitating a transaction, comprising the steps of:

identifying, via a host computer, at least one primary account;

generating, via said host computer, a secondary transaction number that is configured to facilitate a transaction;

associating, via said host computer, the secondary transaction number with said at least one primary account; issuing the secondary transaction number to a first party to facilitate a transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction;

allowing, via said host computer, the first party to select and define conditions-of-use parameters, wherein the parameters place limits on how the secondary transaction number may be used;

associating, via said host computer, the conditions-of-use parameters with the secondary transaction number; and,

storing, via said host computer, the condition of use parameters in one or more account database fields associated with the secondary transaction number.

19. (currently amended) A computer-implemented method for facilitating a transaction, comprising the steps of:

identifying, via a host computer, at least one primary account;

generating, via said host computer, a secondary transaction number that is configured to facilitate a transaction;

associating, via said host computer, the secondary transaction number with said at least one primary account; issuing the secondary transaction number to a first party to facilitate a transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction;

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allowing, via said host computer, the first party to select and define conditions-of-use parameters, wherein the parameters place limits on how the secondary transaction number may be used and wherein the conditions of use parameters comprise at least a secondary transaction number credit limit and an expiration date; and,

associating, via said host computer, the conditions-of-use parameters with the secondary transaction number.

Claims 20-21 (canceled)

22. (currently amended) A computer-implemented method for facilitating a transaction, comprising the steps of:

identifying, via a host computer, at least one primary account;

generating, via said host computer, a secondary transaction number that is configured to facilitate a transaction;

associating, via said host computer, the secondary transaction number with said at least one primary account; issuing the secondary transaction number to a first party to facilitate a transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction;

receiving transaction information from a second party for authorization;

forwarding, via said host computer, the transaction information to a card authorization system for authorization processing;

processing the transaction information with the card authorization system, wherein the card authorization system interfaces with a secondary transaction number system to determine if authorization is appropriate;

recognizing, via said host computer, that the transaction information comprises a secondary transaction number;

retrieving account information that is associated with the secondary transaction number;

determining, via said host computer, if conditions of use associated with the primary account are satisfied, wherein the conditions of use parameters associated with the primary account include at least an expiration date;

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determining, via said host computer, if conditions of use associated with the secondary transaction number are satisfied;

returning, via said host computer, an appropriate approval code to the second party, if conditions of use parameters associated with the secondary transaction number and the primary account are satisfied; and,

declining, via said host computer, the authorization request ~~if~~ when either at least one of the conditions associated with the primary account ~~or~~ and the secondary transaction number are not satisfied.

23. (previously presented) A method for facilitating a transaction, comprising the steps of:
- identifying at least one primary account;
 - generating a secondary transaction number that is configured to facilitate a transaction;
 - associating the secondary transaction number with said at least one primary account; issuing the secondary transaction number to a first party to facilitate a transaction with a second party, wherein the secondary transaction number is configured to be immediately usable for facilitating the transaction;
 - receiving transaction settlement information from a second party, wherein the transaction was facilitated using a secondary transaction number;
 - identifying the transaction settlement information as a transaction involving a secondary transaction number; and verifying that the secondary transaction number is a valid number;
 - capturing the transaction settlement information in a financial capture system, and causing the second party to be paid.
24. (original) The method of claim 23, further comprising the steps of:
- identifying the primary account that is associated with the secondary transaction number;
 - replacing the secondary transaction number with the primary account number;
 - processing the transaction settlement information in an accounts receivable system; and
 - generating a billing statement that includes at least the primary account number.
25. (original) The method of claim 24, further comprising the steps of comparing the transaction settlement information with conditions of use parameters associated with the secondary transaction number to determine if the conditions of use have been satisfied.

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Claims 26-30 (canceled)

31. (original) A method of processing authorization and settlement requests in a transaction system comprising the steps of:

receiving an authorization request from a second party, where the authorization request involves a secondary transaction number with limited-use conditions associated therewith;

routing the authorization request to a card authorization system to determine if limited use conditions have been satisfied;

returning to the second party a message declining authorization if the conditions have not been satisfied; and

returning to the second party a message approving authorization request if conditions have been satisfied.

32. (original) The method of claim 31, further comprising the step of receiving from the second party a settlement request for payment of a transaction involving a secondary transaction number; wherein the second party is paid if the secondary transaction number is valid.

33. (original) A method of claim 32 further comprising the steps of:

routing the second party settlement request for payment to a financial capture system,

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing; and

creating an accounts receivable file and routing the accounts receivable file to a service that retrieves the associated primary account number and replaces the secondary transaction number with the primary account number and forwards the resulting accounts receivable file to an accounts receivable system to generate the first party billing statement.

Claims 34-35 (canceled)

36. (previously presented) A host computer system for facilitating transactions comprising:

a user interface system configured to allow a first party to interact with a host computer's transaction services;

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a number generating and processing mechanism, including at least one application server and at least one database, configured for receiving input from the user interface system to generate a secondary transaction number and to associate therewith a designated primary account; and,

a settlement processing mechanism including at least a financial capture system configured for capturing transaction information relating to use of secondary transaction numbers, an accounts receivable system for billing the first party and an accounts payable system for paying the second party.

Claim 37 (canceled)

38. (original) A method for facilitating a transaction comprising the steps of:
registering with a card provider to use a transaction system;
logging-in to the card provider's transaction system by providing authenticating information, and
causing card provider to verify that a first party is a registered and authorized user,
designating at least one transaction account as at least one primary account;
requesting a secondary transaction number from the card provider, causing the card provider to generate a secondary transaction number and to associate the secondary transaction number with the previously selected said at least one primary account; and,
receiving the secondary transaction number from the card provider.
39. (original) The method of claim 38, further comprising the step of providing the secondary transaction number to a second party to facilitate a transaction.
40. (original) The method of claim 38, further comprising the step of selecting conditions of use parameters to be associated with the secondary transaction number.
41. (original) The method of claim 38, further comprising the step of defining conditions of use parameters to be associated with the secondary transaction number.
42. (original) The method of claim 38, wherein the steps occur online.

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43. (original) The method of claim 38, wherein said at least one primary account is a non-currency based account.

44. (original) The method of claim 38, wherein said at least one primary account is associated with an electronic line of credit system.

45. (original) The method of claim 39, further comprising the step of disputing a charge for a transaction involving a secondary transaction number, and causing the card provider to charge back the charge to the second party.

Claims 46-50 (canceled)

51. (currently amended) A computer-implemented method for facilitating an electronic line of credit system involving a secondary transaction number comprising the following steps:

issuing via a host computer, a line of credit to a participating first or second party;
causing to be processed via said host computer, an application from the first party requesting to be issued a secondary transaction number;
causing to be issued to the first party via said host computer, a secondary transaction number that is associated with the line of credit; wherein the secondary number is used to facilitate a transaction; and,
providing via said host computer, the secondary transaction number to a first party, wherein the secondary transaction number may only be used with a specified second party to facilitate a transaction.

Claims 52-54 (canceled)

55. (currently amended) A computer-implemented method for facilitating a transaction, comprising the steps of:

receiving a primary account number from a first party to initiate a transaction;
sending the primary account number via said host computer, to a card provider during a card authorization process, requesting that the card provider generate and return a secondary transaction number that is associated with the primary account number; and,

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receiving from the card provider, via said host computer, the secondary transaction number associated with the primary account, wherein the secondary number is then used to facilitate a transaction settlement.

56. (currently amended) A computer-implemented method for facilitating a transaction, comprising the steps of:

receiving a primary account number from a first party to initiate a transaction;

sending the primary account number, via a host computer, to a card provider, requesting that the card provider generate and return a secondary transaction number that is associated with the primary account number;

receiving from the card provider, via said host computer, the secondary transaction number associated with the primary account, wherein the secondary number is then used to facilitate a transaction settlement; and,

purging, via said host computer, the primary account number from the second party's records and replacing with the associated secondary transaction number.